

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**RICHARD M. CALLAGHAN and  
JOYCE M. CALLAGHAN**

**Bankruptcy No.19-22310-JAD**

**Debtors**

**Chapter 13**

**JOYCE M. CALLAGHAN**

**Document No.**

**Movant,**

**Related to Doc. No. 69**

**v.**

**NO RESPONDENT.**

**DEBTOR'S CERTIFICATION OF DISCHARGE ELIGIBILITY**

1. The Debtor Joyce M. Callaghan has made all payments required by the Chapter 13 Plan.
2. The Debtor is not required to pay any Domestic Support Obligations.
3. The Debtor Joyce M. Callaghan is entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtor Richard M. Callaghan died on November 4, 2019, during the pendency of this Bankruptcy Case, therefore discharge eligibility is not applicable since he is deceased. The Debtor Joyce M. Callaghan has not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtor ineligible for a discharge.
4. On August 26, 2024, Debtor Joyce Callaghan complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a Certification of Completion of Postpetition

Instructional Course in Personal Financial Management, with the Certificate of Completion attached to the form.

5. Undersigned Counsel duly questioned Debtor about the statements in this Certification and verified the answers in support of this Certification.

Respectfully Submitted,

/s/Elsie R. Lampl

ELSIE R. LAMPL  
PA I.D. #208867  
Counsel for the Debtor  
240 East Pittsburgh Street  
Greensburg, PA 15601  
(724) 834-3188 (phone)